

EAST Search History

| Ref # | Hits | Search Query | DBs | Default Operator | Plurals | Time Stamp |
|-------|----------|---|--|------------------|---------|---------------------|
| S1 | 1455 | (mak\$3 adj2 payment or pay \$3 or compensat\$3 or collection or payment or remit or remitt\$ or disburs\$ or repay\$ or quittance or installment or instalment or render\$3 or remuneration or renumeration) near3 payee and (payor or payer) | US-PGPUB; USPAT; FPRS; DERWENT; IBM_TDB | AND | ON | 2008/10/03 14:15 |
| S2 | 684 | (mak\$3 adj2 payment or pay \$3 or compensat\$3 or collection or payment or remit or remitt\$ or disburs\$ or repay\$ or quittance or installment or instalment or render\$3 or remuneration or renumeration) near3 payee and (payor or payer) and request\$3 and provider | US-PGPUB; USPAT; FPRS; DERWENT; IBM_TDB | AND | ON | 2008/10/03 14:18 |
| S3 | 1085 | (mak\$3 adj2 payment or pay \$3 or compensat\$3 or collection or payment or remit or remitt\$ or disburs\$ or repay\$ or quittance or installment or instalment or render\$3 or remuneration or renumeration) near3 payee and (payor or payer) and request\$3 | US-PGPUB; USPAT; FPRS; DERWENT; IBM_TDB | AND | ON | 2008/10/03 14:18 |
| S4 | 10067622 | (mak\$3 adj2 payment or pay \$3 or compensat\$3 or collection or payment or remit or remitt\$ or disburs\$ or repay\$ or quittance or installment or instalment or render\$3 or remuneration or renumeration) near3 payee and (payor or payer) and request\$3 or (request\$3 or demand\$3 or ask\$3 or query \$3 or queries or inquir\$3 or requisition or choos\$3 or choice or select\$3 or specify \$3 or specifie or chose or schedule or order\$3 or requisition\$ or buy or bought or purchase or procure\$ or acquire or choos\$3 or shop or shopping or eshop\$ or sold or picked or elected or opted or purchaseorder\$ or po or command or transaction or | US-PGPUB; USPAT; FPRS; DERWENT; IBM_TDB | AND | ON | 2008/10/03 14:20 |

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| | | contract or trade or trading or (buy\$3 or purchas\$3) adj (directive or instruction or command) OR element or argument or directions or action or notification) | | | | |
| S5 | 1130 | (mak\$3 adj2 payment or pay \$3 or compensat\$3 or collection or payment or remit or remitt\$ or disburs\$ or repay\$ or quittance or installment or instalment or render\$3 or remuneration or renumeration) near3 payee and (payor or payer) and (request\$3 or ask\$3 or query \$3 or queries or requisition) | US-PGPUB; USPAT; FPRS; DERWENT; IBM_TDB | AND | ON | 2008/10/03 14:24 |
| S6 | 968 | (mak\$3 adj2 payment or pay \$3 or compensat\$3 or collection or payment or remit or remitt\$ or disburs\$ or repay\$ or quittance or installment or instalment or render\$3 or remuneration or renumeration) near3 payee and (payor or payer) and (request\$3 or ask\$3 or query \$3 or queries or requisition) and (risk or reduction or security or anticounterfeit\$3 or (anti or prevent\$3) near2 (counterfeit\$3 or forging or forgery or faking or fakes or bogus or falsification)) | US-PGPUB; USPAT; FPRS; DERWENT; IBM_TDB | AND | ON | 2008/10/03 14:34 |
| S7 | 903 | (mak\$3 adj2 payment or pay \$3 or compensat\$3 or collection or payment or remit or remitt\$ or disburs\$ or repay\$ or quittance or installment or instalment or render\$3 or remuneration or renumeration) near3 payee and (payor or payer) and (request\$3 or ask\$3 or query \$3 or queries or requisition) and (risk or reduction or security or anticounterfeit\$3 or (anti or prevent\$3) near2 (counterfeit\$3 or forging or forgery or faking or fakes or bogus or falsification)) and processing | US-PGPUB; USPAT; FPRS; DERWENT; IBM_TDB | AND | ON | 2008/10/03 14:35 |

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| S8 | 958 | (mak\$3 adj2 payment or pay\$3 or compensat\$3 or collection or payment or remit or remitt\$ or disburs\$ or repay\$ or quittance or installment or instalment or render\$3 or remuneration or remuneration) near3 payee and (payor or payer) and (request\$3 or ask\$3 or query\$3 or queries or requisition) and (risk or reduction or security or anticounterfeit\$3 or (anti or prevent\$3) near2 (counterfeit\$3 or forging or forgery or faking or fakes or bogus or falsification)) and process\$3 | US-PGPUB; USPAT; FPRS; DERWENT; IBM_TDB | AND | ON | 2008/10/03 14:35 |
| S9 | 1018 | (mak\$3 adj2 payment or pay\$3 or compensat\$3 or collection or payment or remit or remitt\$ or disburs\$ or repay\$ or quittance or installment or instalment or render\$3 or remuneration or remuneration) near3 payee and (payor or payer) and (request\$3 or ask\$3 or query\$3 or queries or requisition) and (risk or reduc\$4 or security or anticounterfeit\$3 or (anti or prevent\$3) near2 (counterfeit\$3 or forging or forgery or faking or fakes or bogus or falsification)) and process\$3 | US-PGPUB; USPAT; FPRS; DERWENT; IBM_TDB | AND | ON | 2008/10/03 14:37 |
| S10 | 957 | (mak\$3 adj2 payment or pay\$3 or compensat\$3 or collection or payment or remit or remitt\$ or disburs\$ or repay\$ or quittance or installment or instalment or render\$3 or remuneration or remuneration) near3 payee and (payor or payer) and (request\$3 or ask\$3 or query\$3 or queries or requisition) and (risk or reduc\$4 or security or anticounterfeit\$3 or (anti or prevent\$3) near2 (counterfeit\$3 or forging or forgery or faking or fakes or bogus or falsification)) and process\$3 and (bank or banc or (financial or debit or credit or (currency adj dispensing) or lending) adj (institution or entity or entities) or (savings adj2 loan\$)or (s adj l) or | US-PGPUB; USPAT; FPRS; DERWENT; IBM_TDB | AND | ON | 2008/10/03 14:40 |

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| | | (saving or checking) adj account or credit adj union or clearing adj house or clearinghouse) | | | | |
| S11 | 909 | (mak\$3 adj2 payment or pay \$3 or compensat\$3 or collection or payment or remit or remitt\$ or disburs\$ or repay\$ or quittance or installment or instalment or render\$3 or remuneration or renumeration) near3 payee and (payor or payer) and (request\$3 or ask\$3 or query \$3 or queries or requisition) and (risk or reduc\$4 or security or anticounterfeit\$3 or (anti or prevent\$3) near2 (counterfeit\$3 or forging or forgery or faking or fakes or bogus or falsification)) and process\$3 and (bank or banc or (financial or debit or credit or (currency adj dispensing) or lending) adj (institution or entity or entities) or (savings adj2 loan\$)or (s adj l) or (saving or checking) adj account or credit adj union or clearing adj house or clearinghouse) and ((user or checking or bank or saving or banc or deposit or credit adj union or (financial or debit or credit) adj (institution or entity or entities)) near4 (account or deposit\$)) | US-PGPUB; USPAT; FPRS; DERWENT; IBM_TDB | AND | ON | 2008/10/03 14:42 |
| S12 | 885 | (mak\$3 adj2 payment or pay \$3 or compensat\$3 or collection or payment or remit or remitt\$ or disburs\$ or repay\$ or quittance or installment or instalment or render\$3 or remuneration or renumeration) near3 payee and (payor or payer) and (request\$3 or ask\$3 or query \$3 or queries or requisition) and (risk or reduc\$4 or security or anticounterfeit\$3 or (anti or prevent\$3) near2 (counterfeit\$3 or forging or forgery or faking or fakes or bogus or falsification)) and process\$3 and (bank or banc or (financial or debit or credit or (currency adj dispensing) or lending) adj (institution or entity or entities) or (savings | US-PGPUB; USPAT; FPRS; DERWENT; IBM_TDB | AND | ON | 2008/10/03 14:46 |

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| | | adj2 loan\$)or (s adj l) or (saving or checking) adj account or credit adj union or clearing adj house or clearinghouse) and ((user or checking or bank or saving or banc or deposit or credit adj union or (financial or debit or credit) adj (institution or entity or entities)) near4 (account or deposit\$)) and (confirm\$5 or verif\$7 or valid \$5 or proof) | | | | |
| S13 | 839 | (mak\$3 adj2 payment or pay \$3 or compensat\$3 or collection or payment or remit or remitt\$ or disburs\$ or repay\$ or quittance or installment or instalment or render\$3 or remuneration or renumeration) near3 payee and (payor or payer) and (request\$3 or ask\$3 or query \$3 or queries or requisition) and (risk or reduc\$4 or security or anticounterfeit\$3 or (anti or prevent\$3) near2 (counterfeit\$3 or forging or forgery or faking or fakes or bogus or falsification)) and process\$3 and (bank or banc or (financial or debit or credit or (currency adj dispensing) or lending) adj (institution or entity or entities) or (savings adj2 loan\$)or (s adj l) or (saving or checking) adj account or credit adj union or clearing adj house or clearinghouse) and ((user or checking or bank or saving or banc or deposit or credit adj union or (financial or debit or credit) adj (institution or entity or entities)) near4 (account or deposit\$)) and (confirm\$5 or verif\$7 or valid \$5 or proof) and (debit\$3 or credit\$3) | US-PGPUB; USPAT; FPRS; DERWENT; IBM_TDB | AND | ON | 2008/10/03 14:48 |

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| S14 | 362 | (mak\$3 adj2 payment or pay \$3 or compensat\$3 or collection or payment or remit or remitt\$ or disburs\$ or repay\$ or quittance or installment or instalment or render\$3 or remuneration or renumeration) near3 payee and (payor or payer) and (request\$3 or ask\$3 or query \$3 or queries or requisition) and (risk or reduc\$4 or security or anticounterfeit\$3 or (anti or prevent\$3) near2 (counterfeit\$3 or forging or forgery or faking or fakes or bogus or falsification)) and process\$3 and (bank or banc or (financial or debit or credit or (currency adj dispensing) or lending) adj (institution or entity or entities) or (savings adj2 loan\$)or (s adj l) or (saving or checking) adj account or credit adj union or clearing adj house or clearinghouse) and ((user or checking or bank or saving or banc or deposit or credit adj union or (financial or debit or credit) adj (institution or entity or entities)) near4 (account or deposit\$)) and (confirm\$5 or verif\$7 or valid \$5 or proof) and (debit\$3 or credit\$3) and collect and (fund or cash or money or receivable) | US-PGPUB; USPAT; FPRS; DERWENT; IBM_TDB | AND | ON | 2008/10/03 14:52 |
| S15 | 823 | (mak\$3 adj2 payment or pay \$3 or compensat\$3 or collection or payment or remit or remitt\$ or disburs\$ or repay\$ or quittance or installment or instalment or render\$3 or remuneration or renumeration) near3 payee and (payor or payer) and (request\$3 or ask\$3 or query \$3 or queries or requisition) and (risk or reduc\$4 or security or anticounterfeit\$3 or (anti or prevent\$3) near2 (counterfeit\$3 or forging or forgery or faking or fakes or bogus or falsification)) and process\$3 and (bank or banc or (financial or debit or credit or (currency adj dispensing) or lending) adj (institution or | US-PGPUB; USPAT; FPRS; DERWENT; IBM_TDB | AND | ON | 2008/10/03 14:52 |

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| | | entity or entities) or (savings adj2 loan\$)or (s adj l) or (saving or checking) adj account or credit adj union or clearing adj house or clearinghouse) and ((user or checking or bank or saving or banc or deposit or credit adj union or (financial or debit or credit) adj (institution or entity or entities)) near4 (account or deposit\$)) and (confirm\$5 or verif\$7 or valid \$5 or proof) and (debit\$3 or credit\$3) and (fund or cash or money or receivable) | | | | |
| S16 | 778 | (mak\$3 adj2 payment or pay \$3 or compensat\$3 or collection or payment or remit or remitt\$ or disburs\$ or repay\$ or quittance or installment or instalment or render\$3 or remuneration or renumeration) near3 payee and (payor or payer) and (request\$3 or ask\$3 or query \$3 or queries or requisition) and (risk or reduc\$4 or security or anticounterfeit\$3 or (anti or prevent\$3) near2 (counterfeit\$3 or forging or forgery or faking or fakes or bogus or falsification)) and process\$3 and (bank or banc or (financial or debit or credit or (currency adj dispensing) or lending) adj (institution or entity or entities) or (savings adj2 loan\$)or (s adj l) or (saving or checking) adj account or credit adj union or clearing adj house or clearinghouse) and ((user or checking or bank or saving or banc or deposit or credit adj union or (financial or debit or credit) adj (institution or entity or entities)) near4 (account or deposit\$)) and (confirm\$5 or verif\$7 or valid \$5 or proof) and (debit\$3 or credit\$3) and (fund or cash or money or receivable) and (collect\$3 or acquir\$3 or obtain\$3) | US-PGPUB; USPAT; FPRS; DERWENT; IBM_TDB | AND | ON | 2008/10/03 14:56 |

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| S17 | 717 | (mak\$3 adj2 payment or pay\$3 or compensat\$3 or collection or payment or remit or remitt\$ or disburs\$ or repay\$ or quittance or installment or instalment or render\$3 or remuneration or renumeration) near3 payee and (payor or payer) and (request\$3 or ask\$3 or query\$3 or queries or requisition) and (risk or reduc\$4 or security or anticounterfeit\$3 or (anti or prevent\$3) near2 (counterfeit\$3 or forging or forgery or faking or fakes or bogus or falsification)) and process\$3 and (bank or banc or (financial or debit or credit or (currency adj dispensing) or lending) adj (institution or entity or entities) or (savings adj2 loan\$)or (s adj l) or (saving or checking) adj account or credit adj union or clearing adj house or clearinghouse) and ((user or checking or bank or saving or banc or deposit or credit adj union or (financial or debit or credit) adj (institution or entity or entities)) near4 (account or deposit\$)) and (confirm\$5 or verif\$7 or valid\$5 or proof) and (debit\$3 or credit\$3) and (fund or cash or money or receivable) and (collect\$3 or acquir\$3 or obtain\$3) and (monetary or money or cash) | US-PGPUB; USPAT; FPRS; DERWENT; IBM_TDB | AND | ON | 2008/10/03 14:58 |
| S18 | 716 | (mak\$3 adj2 payment or pay\$3 or compensat\$3 or collection or payment or remit or remitt\$ or disburs\$ or repay\$ or quittance or installment or instalment or render\$3 or remuneration or renumeration) near3 payee and (payor or payer) and (request\$3 or ask\$3 or query\$3 or queries or requisition) and (risk or reduc\$4 or security or anticounterfeit\$3 or (anti or prevent\$3) near2 (counterfeit\$3 or forging or forgery or faking or fakes or bogus or falsification)) and process\$3 and (bank or banc or (financial or debit or credit | US-PGPUB; USPAT; FPRS; DERWENT; IBM_TDB | AND | ON | 2008/10/03 15:06 |

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| | | <p>or (currency adj dispensing) or lending) adj (institution or entity or entities) or (savings adj2 loan\$)or (s adj l) or (saving or checking) adj account or credit adj union or clearing adj house or clearinghouse) and ((user or checking or bank or saving or banc or deposit or credit adj union or (financial or debit or credit) adj (institution or entity or entities)) near4 (account or deposit\$)) and (confirm\$5 or verif\$7 or valid \$5 or proof) and (debit\$3 or credit\$3) and (fund or cash or money or receivable) and (collect\$3 or acquir\$3 or obtain\$3) and (monetary or money or cash) and (limit\$5 or minimum or least or level or exceed\$3)</p> | | | | |
| S19 | 710 | <p>(mak\$3 adj2 payment or pay \$3 or compensat\$3 or collection or payment or remit or remitt\$ or disburs\$ or repay\$ or quittance or installment or instalment or render\$3 or remuneration or renumeration) near3 payee and (payor or payer) and (request\$3 or ask\$3 or query \$3 or queries or requisition) and (risk or reduc\$4 or security or anticounterfeit\$3 or (anti or prevent\$3) near2 (counterfeit\$3 or forging or forgery or faking or fakes or bogus or falsification)) and process\$3 and (bank or banc or (financial or debit or credit or (currency adj dispensing) or lending) adj (institution or entity or entities) or (savings adj2 loan\$)or (s adj l) or (saving or checking) adj account or credit adj union or clearing adj house or clearinghouse) and ((user or checking or bank or saving or banc or deposit or credit adj union or (financial or debit or credit) adj (institution or entity or entities)) near4 (account or deposit\$)) and (confirm\$5 or verif\$7 or valid \$5 or proof) and (debit\$3 or credit\$3) and (fund or cash or money or receivable) and</p> | <p>US-PGPUB; USPAT; FPRS; DERWENT; IBM_TDB</p> | AND | ON | <p>2008/10/03 15:07</p> |

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| | | (collect\$3 or acquire\$3 or obtain\$3) and (monetary or money or cash) and (limit\$5 or minimum or least or level or exceed\$3) and (time or period) | | | | |
| S20 | 387 | (mak\$3 adj2 payment or pay \$3 or compensat\$3 or collection or payment or remit or remitt\$ or disburs\$ or repay\$ or quittance or installment or instalment or render\$3 or remuneration or renumeration) near3 payee and (payor or payer) and (request\$3 or ask\$3 or query \$3 or queries or requisition) and (risk or reduc\$4 or security or anticounterfeit\$3 or (anti or prevent\$3) near2 (counterfeit\$3 or forging or forgery or faking or fakes or bogus or falsification)) and process\$3 and (bank or banc or (financial or debit or credit or (currency adj dispensing) or lending) adj (institution or entity or entities) or (savings adj2 loan\$)or (s adj l) or (saving or checking) adj account or credit adj union or clearing adj house or clearinghouse) and ((user or checking or bank or saving or banc or deposit or credit adj union or (financial or debit or credit) adj (institution or entity or entities)) near4 (account or deposit\$)) and (confirm\$5 or verif\$7 or valid \$5 or proof) and (debit\$3 or credit\$3) and (fund or cash or money or receivable) and (collect\$3 or acquire\$3 or obtain\$3) and (monetary or money or cash) and (limit\$5 or minimum or least or level or exceed\$3) and (time or period) and (volume or quantity) | US-PGPUB; USPAT; FPRS; DERWENT; IBM_TDB | AND | ON | 2008/10/03 15:08 |

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| S21 | 710 | (mak\$3 adj2 payment or pay\$3 or compensat\$3 or collection or payment or remit or remitt\$ or disburs\$ or repay\$ or quittance or installment or instalment or render\$3 or remuneration or renumeration) near3 payee and (payor or payer) and (request\$3 or ask\$3 or query\$3 or queries or requisition) and (risk or reduc\$4 or security or anticounterfeit\$3 or (anti or prevent\$3) near2 (counterfeit\$3 or forging or forgery or faking or fakes or bogus or falsification)) and process\$3 and (bank or banc or (financial or debit or credit or (currency adj dispensing) or lending) adj (institution or entity or entities) or (savings adj2 loan\$)or (s adj l) or (saving or checking) adj account or credit adj union or clearing adj house or clearinghouse) and ((user or checking or bank or saving or banc or deposit or credit adj union or (financial or debit or credit) adj (institution or entity or entities)) near4 (account or deposit\$)) and (confirm\$5 or verif\$7 or valid\$5 or proof) and (debit\$3 or credit\$3) and (fund or cash or money or receivable) and (collect\$3 or acquir\$3 or obtain\$3) and (monetary or money or cash) and (limit\$5 or minimum or least or level or exceed\$3) and (time or period) and (volume or quantit\$3 or number or count or amount or sum) | US-PGPUB; USPAT; FPRS; DERWENT; IBM_TDB | AND | ON | 2008/10/03 15:20 |
| S22 | 636 | (mak\$3 adj2 payment or pay\$3 or compensat\$3 or collection or payment or remit or remitt\$ or disburs\$ or repay\$ or quittance or installment or instalment or render\$3 or remuneration or renumeration) near3 payee and (payor or payer) and (request\$3 or ask\$3 or query\$3 or queries or requisition) and (risk or reduc\$4 or security or anticounterfeit\$3 or (anti or prevent\$3) near2 | US-PGPUB; USPAT; FPRS; DERWENT; IBM_TDB | AND | ON | 2008/10/03 15:21 |

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| | | (counterfeit\$3 or forging or forgery or faking or fakes or bogus or falsification)) and process\$3 and (bank or banc or (financial or debit or credit or (currency adj dispensing) or lending) adj (institution or entity or entities) or (savings adj2 loan\$)or (s adj l) or (saving or checking) adj account or credit adj union or clearing adj house or clearinghouse) and ((user or checking or bank or saving or banc or deposit or credit adj union or (financial or debit or credit) adj (institution or entity or entities)) near4 (account or deposit\$)) and (confirm\$5 or verif\$7 or valid \$5 or proof) and (debit\$3 or credit\$3) and (fund or cash or money or receivable) and (collect\$3 or acquir\$3 or obtain\$3) and (monetary or money or cash) and (limit\$5 or minimum or least or level or exceed\$3) and (time or period) and (volume or quantit\$3 or number or count or amount or sum) and (first and second) | | | | |
| S23 | 548 | (mak\$3 adj2 payment or pay \$3 or compensat\$3 or collection or payment or remit or remitt\$ or disburs\$ or repay\$ or quittance or installment or instalment or render\$3 or remuneration or renumeration) near3 payee and (payor or payer) and (request\$3 or ask\$3 or query \$3 or queries or requisition) and (risk or reduc\$4 or security or anticounterfeit\$3 or (anti or prevent\$3) near2 (counterfeit\$3 or forging or forgery or faking or fakes or bogus or falsification)) and process\$3 and (bank or banc or (financial or debit or credit or (currency adj dispensing) or lending) adj (institution or entity or entities) or (savings adj2 loan\$)or (s adj l) or (saving or checking) adj account or credit adj union or clearing adj house or clearinghouse) and ((user or checking or bank or saving or | US-PGPUB; USPAT; FPRS; DERWENT; IBM_TDB | AND | ON | 2008/10/03 15:26 |

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| | | banc or deposit or credit adj union or (financial or debit or credit) adj (institution or entity or entities)) near4 (account or deposit\$) and (confirm\$5 or verif\$7 or valid \$5 or proof) and (debit\$3 or credit\$3) and (fund or cash or money or receivable) and (collect\$3 or acquir\$3 or obtain\$3) and (monetary or money or cash) and (limit\$5 or minimum or least or level or exceed\$3) and (time or period) and (volume or quantit\$3 or number or count or amount or sum) and (first and second) and (cost or expense or price) | | | | |
| S24 | 435 | (mak\$3 adj2 payment or pay \$3 or compensat\$3 or collection or payment or remit or remitt\$ or disburs\$ or repay\$ or quittance or installment or instalment or render\$3 or remuneration or renumeration) near3 payee and (payor or payer) and (request\$3 or ask\$3 or query \$3 or queries or requisition) and (risk or reduc\$4 or security or anticounterfeit\$3 or (anti or prevent\$3) near2 (counterfeit\$3 or forging or forgery or faking or fakes or bogus or falsification)) and process\$3 and (bank or banc or (financial or debit or credit or (currency adj dispensing) or lending) adj (institution or entity or entities) or (savings adj2 loan\$)or (s adj l) or (saving or checking) adj account or credit adj union or clearing adj house or clearinghouse) and ((user or checking or bank or saving or banc or deposit or credit adj union or (financial or debit or credit) adj (institution or entity or entities)) near4 (account or deposit\$) and (confirm\$5 or verif\$7 or valid \$5 or proof) and (debit\$3 or credit\$3) and (fund or cash or money or receivable) and (collect\$3 or acquir\$3 or obtain\$3) and (monetary or money or cash) and (limit\$5 | US-PGPUB; USPAT; FPRS; DERWENT; IBM_TDB | AND | ON | 2008/10/03 15:30 |

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| | | or minimum or least or level or exceed\$3) and (time or period) and (volume or quantit\$3 or number or count or amount or sum) and (first and second) and (cost or expense or price) and (@ad<"20030801" or @rlad<"20030801") | | | | |
| S25 | 371 | (mak\$3 adj2 payment or pay \$3 or compensat\$3 or collection or payment or remit or remitt\$ or disburs\$ or repay\$ or quittance or installment or instalment or render\$3 or remuneration or renumeration) near3 payee and (payor or payer) and (request\$3 or ask\$3 or query \$3 or queries or requisition) and (risk or reduc\$4 or security or anticounterfeit\$3 or (anti or prevent\$3) near2 (counterfeit\$3 or forging or forgery or faking or fakes or bogus or falsification)) and process\$3 and (bank or banc or (financial or debit or credit or (currency adj dispensing) or lending) adj (institution or entity or entities) or (savings adj2 loan\$)or (s adj l) or (saving or checking) adj account or credit adj union or clearing adj house or clearinghouse) and ((user or checking or bank or saving or banc or deposit or credit adj union or (financial or debit or credit) adj (institution or entity or entities)) near4 (account or deposit\$)) and (confirm\$5 or verif\$7 or valid \$5 or proof) and (debit\$3 or credit\$3) and (fund or cash or money or receivable) and (collect\$3 or acquir\$3 or obtain\$3) and (monetary or money or cash) and (limit\$5 or minimum or least or level or exceed\$3) and (time or period) and (volume or quantit\$3 or number or count or amount or sum) and (first and second) and (cost or expense or price) and electronic and fund and transfer and (@ad<"20030801" or @rlad<"20030801") | US-PGPUB; USPAT; FPRS; DERWENT; IBM_TDB | AND | ON | 2008/10/03 16:00 |

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| S26 | 307 | (mak\$3 adj2 payment or pay \$3 or compensat\$3 or collection or payment or remit or remitt\$ or disburs\$ or repay\$ or quittance or installment or instalment or render\$3 or remuneration or renumeration) near3 payee and (payor or payer) and (request\$3 or ask\$3 or query \$3 or queries or requisition) and (risk or reduc\$4 or security or anticounterfeit\$3 or (anti or prevent\$3) near2 (counterfeit\$3 or forging or forgery or faking or fakes or bogus or falsification)) and process\$3 and (bank or banc or (financial or debit or credit or (currency adj dispensing) or lending) adj (institution or entity or entities) or (savings adj2 loan\$) or (s adj l) or (saving or checking) adj account or credit adj union or clearing adj house or clearinghouse) and ((user or checking or bank or saving or banc or deposit or credit adj union or (financial or debit or credit) adj (institution or entity or entities)) near4 (account or deposit\$)) and (confirm\$5 or verif\$7 or valid \$5 or proof) and (debit\$3 or credit\$3) and (fund or cash or money or receivable) and (collect\$3 or acquir\$3 or obtain\$3) and (monetary or money or cash) and (limit\$5 or minimum or least or level or exceed\$3) and (time or period) and (volume or quantit\$3 or number or count or amount or sum) and (first and second) and (cost or expense or price) and electronic and fund near5 transfer and (@ad<"20030801" or @rlad<"20030801") | US-PGPUB; USPAT; FPRS; DERWENT; IBM_TDB | AND | ON | 2008/10/03 16:04 |
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| S27 | 285 | (mak\$3 adj2 payment or pay\$3 or compensat\$3 or collection or payment or remit or remitt\$ or disburs\$ or repay\$ or quittance or installment or instalment or render\$3 or remuneration or renumeration) near3 payee and (payor or payer) and (request\$3 or ask\$3 or query\$3 or queries or requisition) and (risk or reduc\$4 or security or anticounterfeit\$3 or (anti or prevent\$3) near2 (counterfeit\$3 or forging or forgery or faking or fakes or bogus or falsification)) and process\$3 and (bank or banc or (financial or debit or credit or (currency adj dispensing) or lending) adj (institution or entity or entities) or (savings adj2 loan\$) or (s adj l) or (saving or checking) adj account or credit adj union or clearing adj house or clearinghouse) and ((user or checking or bank or saving or banc or deposit or credit adj union or (financial or debit or credit) adj (institution or entity or entities)) near4 (account or deposit\$)) and (confirm\$5 or verif\$7 or valid\$5 or proof) and (debit\$3 or credit\$3) and (fund or cash or money or receivable) and (collect\$3 or acquir\$3 or obtain\$3) and (monetary or money or cash) and (limit\$5 or minimum or least or level or exceed\$3) and (time or period) and (volume or quantit\$3 or number or count or amount or sum) and (first and second) and (cost or expense or price) and electronic and fund near5 transfer and transmit\$5 and (@ad< "20030801" or @lad< "20030801") | US-PGPUB; USPAT; FPRS; DERWENT; IBM_TDB | AND | ON | 2008/10/03 16:05 |
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| S28 | 194 | (mak\$3 adj2 payment or pay\$3 or compensat\$3 or collection or payment or remit or remitt\$ or disburs\$ or repay\$ or quittance or installment or instalment or render\$3 or remuneration or renumeration) near3 payee and (payor or payer) and (request\$3 or ask\$3 or query\$3 or queries or requisition) and (risk or reduc\$4 or security or anticounterfeit\$3 or (anti or prevent\$3) near2 (counterfeit\$3 or forging or forgery or faking or fakes or bogus or falsification)) and process\$3 and (bank or banc or (financial or debit or credit or (currency adj dispensing) or lending) adj (institution or entity or entities) or (savings adj2 loan\$)or (s adj l) or (saving or checking) adj account or credit adj union or clearing adj house or clearinghouse) and ((user or checking or bank or saving or banc or deposit or credit adj union or (financial or debit or credit) adj (institution or entity or entities)) near4 (account or deposit\$)) and (confirm\$5 or verif\$7 or valid\$5 or proof) and (debit\$3 or credit\$3) and (fund or cash or money or receivable) and (collect\$3 or acquir\$3 or obtain\$3) and (monetary or money or cash) and (limit\$5 or minimum or least or level or exceed\$3) and (time or period) and (volume or quantit\$3 or number or count or amount or sum) and (first and second) and (cost or expense or price) and electronic and fund near5 transfer and transmit\$5 and interface and file and (@ad< "20030801" or @riad< "20030801") | US-PGPUB; USPAT; FPRS; DERWENT; IBM_TDB | AND | ON | 2008/10/03 16:08 |
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| S29 | 239 | (mak\$3 adj2 payment or pay\$3 or compensat\$3 or collection or payment or remit or remitt\$ or disburs\$ or repay\$ or quittance or installment or instalment or render\$3 or remuneration or renumeration) near3 payee and (payor or payer) and (request\$3 or ask\$3 or query\$3 or queries or requisition) and (risk or reduc\$4 or security or anticounterfeit\$3 or (anti or prevent\$3) near2 (counterfeit\$3 or forging or forgery or faking or fakes or bogus or falsification)) and process\$3 and (bank or banc or (financial or debit or credit or (currency adj dispensing) or lending) adj (institution or entity or entities) or (savings adj2 loan\$)or (s adj l) or (saving or checking) adj account or credit adj union or clearing adj house or clearinghouse) and ((user or checking or bank or saving or banc or deposit or credit adj union or (financial or debit or credit) adj (institution or entity or entities)) near4 (account or deposit\$)) and (confirm\$5 or verif\$7 or valid\$5 or proof) and (debit\$3 or credit\$3) and (fund or cash or money or receivable) and (collect\$3 or acquir\$3 or obtain\$3) and (monetary or money or cash) and (limit\$5 or minimum or least or level or exceed\$3) and (time or period) and (volume or quantit\$3 or number or count or amount or sum) and (first and second) and (cost or expense or price) and electronic and fund near5 transfer and transmit\$5 and interface and (file or database) and (@ad< "20030801" or @rlad< "20030801") | US-PGPUB; USPAT; FPRS; DERWENT; IBM_TDB | AND | ON | 2008/10/03 16:10 |
| S30 | 0 | 2004/0088251 | US-PGPUB; USPAT; FPRS; DERWENT; IBM_TDB | AND | ON | 2008/10/06 10:53 |

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| S31 | 6 | 10/285667 | US-PGPUB; USPAT; FPRS; DERWENT; IBM_TDB | AND | ON | 2008/10/06 10:56 |
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